

ABSTRACT OF THE DISCLOSURE

1002555-122701

A change management system including a change information input section for inputting change information about an amount of change as the balance of a payment, a change summing section for summing the individual amounts of change, a judgment section for discriminating whether or not the total amount of change reaches a predetermined amount, a notifying section for, if the result of the discrimination is positive, notifying the individual customer of such positive result; and a transfer transaction section for performing a transfer transaction of at least part of the total amount to an account of the customer. The change management system enables easy management of change as the balances of payments for transaction. Customers also use accumulated change transferred to their account with ease and are attracted in purchasing commodities or receiving service in stores with cash dispensers accustomed to the change management system.